

Information to identify the case:

Debtor 1	<u>Lydia I Detres-Baez</u>	Social Security number or ITIN	xxx-xx-4058
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-15666-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lydia I Detres-Baez

6/20/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lydia I Detres-Baez
Debtor

Case No. 20-15666-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 20, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2024:

Recip ID	Recipient Name and Address
db	+ Lydia I Detres-Baez, 396 Manila Avenue, Apt 7J, Jersey City, NJ 07302-2570

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 20 2024 22:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 20 2024 22:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518806105	+ EDI: BANKAMER	Jun 21 2024 02:44:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
518806104	+ EDI: BANKAMER	Jun 21 2024 02:44:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
518838923	+ EDI: BANKAMER2	Jun 21 2024 02:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518806106	+ Email/Text: ngisupport@radiusgs.com	Jun 20 2024 22:56:00	CENTRAL CREDIT SERVICES, LLC, 9550 REGENCY SQUARE BLVD, SUITE 500 A, JACKSONVILLE, FL 32225-8169
518806110	+ EDI: CITICORP	Jun 21 2024 02:44:00	CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
518806111	+ EDI: WFNNB.COM	Jun 21 2024 02:44:00	COMENITY BANK/PIER 1, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518806107	EDI: JPMORGANCHASE	Jun 21 2024 02:44:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518824652	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 20 2024 22:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519208608	Email/Text: joanne.chichizola@radnet.com	Jun 20 2024 22:55:00	Montclair Radiological Associates, 777 Passaic Avenue, Suite 360, Clifton NJ 07012
518875008	Email/Text: mtgbk@shellpointmtg.com	Jun 20 2024 22:56:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Bankruptcy Department, P.O. Box 10826, Greenville, SC 29603-0826
518806112	+ Email/Text: mtgbk@shellpointmtg.com	Jun 20 2024 22:56:00	SHELLPOINT MORTGAGE SERVICING, ATTN: BANKRUPTCY, PO BOX 10826,

District/off: 0312-2

User: admin

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Date Rcvd: Jun 20, 2024

Form ID: 3180W

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		GREENVILLE, SC 29603-0826
518806113	+ EDI: SYNC	
		Jun 21 2024 02:44:00 SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518806114	+ EDI: SYNC	
		Jun 21 2024 02:44:00 SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO B 965064, ORKANDO, FL 32896-5064
518806115	+ EDI: SYNC	
		Jun 21 2024 02:44:00 SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518806116	+ EDI: SYNC	
		Jun 21 2024 02:44:00 SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518806117	+ EDI: SYNC	
		Jun 21 2024 02:44:00 SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518806119	+ EDI: WTRRN BANK.COM	
		Jun 21 2024 02:44:00 TARGET, C/O FINANCIAL & RETAIL SRVS, MAILSTOP BT POB 9475, MINNEAPOLIS, MN 55440-9475
520254584	+ Email/Text: bkteam@selenefinance.com	
		Jun 20 2024 22:56:00 Wilmington Savings Fund Society FSB, Selene Finance, Attn: BK Dept., 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295
519168615	+ Email/Text: bkteam@selenefinance.com	
		Jun 20 2024 22:56:00 Wilmington Savings Fund Society, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042-4546
519168616	+ Email/Text: bkteam@selenefinance.com	
		Jun 20 2024 22:56:00 Wilmington Savings Fund Society, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042, Wilmington Savings Fund Society, FSB 77042-4546

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518806109	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518806108	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518829209	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518806118	*+	SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2024

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Shellpoint Mortgage Servicing mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Russell L. Low	on behalf of Debtor Lydia I Detres-Baez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Sindi Mncina	on behalf of Creditor Wilmington Savings Fund Society FSB, smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6